

CJSC "Spitamen Bank"

FINANCIAL STATEMENT AS OF MARCH 31, 2018

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	556 051 645
Restricted balances with the National Bank of Tajikistan	55 629 723
Due from banks	32 502 559
Due from other financial institutions	1 322 070
Loans to customers	208 157 175
<i>Loan loss reserve fund</i>	(16 376 199)
Net loans to customers	191 780 976
Deposit certificates with the National Bank of Tajikistan	65 480 000
Investments in other companies	37 133
Property and buildings	17 310 505
Buildings under construction	1 206 411
Furniture and equipment	14 111 094
<i>Depreciation and amortization of the fixed assets</i>	(6 275 211)
Sale of pledged collateral	23 870 097
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(14 765 839)
Intangible assets	21 561 650
Amortization of intangible assets	(5 107 717)
Current/Deferred tax assets	2 835 914
SPOT Operations	8 085 957
Other assets	49 457 642
Total assets	1 015 094 609
LIABILITIES AND EQUITY	
LIABILITIES	
Due to other banks	10 020 720
Customer accounts	901 193 087
SPOT Operations	8 085 811
Other liabilities	19 844 439
TOTAL LIABILITIES	939 144 057
EQUITY	
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	(8 525 362)
Profit/(Loss) of the current year	719 737
Subordinated debt	7 900 000
TOTAL EQUITY	75 950 552
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TOTAL LIABILITIES AND EQUITY	1 015 094 609

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

F. Iskhakov



